

The following Terms and Conditions apply to Externally Sourced Loan Payments Online through WESTconsin Online. Externally Sourced Loan Payments Online refers to the option within WESTconsin Online and the Mobile App to pay your WESTconsin Loan from a non-WESTconsin account. This service will be referred to Externally Sourced Loan Payments Online throughout this document. Your use of Externally Sourced Loan Payments Online through WESTconsin Online or the Mobile App constitutes your agreement to these Terms and Conditions. Externally Sourced Loan Payments Online allows you to make payments to your WESTconsin Loan(s) from a non-WESTconsin Savings, Checking, or Money Market account via Automatic Clearing House (ACH). By submitting the payment information, you authorize WESTconsin to originate an ACH transaction from your other Financial Institution (FI) to credit your loan. You agree to follow any applicable instructional material we provide to schedule and initiate your loan payment transfers. Our "business days" are Monday through Friday and exclude Federal Reserve holidays.

Eligible Users

WESTconsin members with an active WESTconsin Online or Mobile App account and eligible WESTconsin loan.

Registering for Externally Sourced Loan Payments Online

Registration for this service is not required, however, acceptance of the Terms and Conditions upon loan payment request is required.

Externally Sourced Loan Payments Online Charges

There is no charge to use Externally Sourced Loan Payments Online when paying your WESTconsin loan via ACH from a non-WESTconsin Savings, Checking or Money Market account.

Adding External Funding Sources

Externally Sourced Loan Payments Online are made via Automated Clearing House (ACH) and can be a single payment or may be scheduled as a recurring loan payment. New external funding sources are available to be used two (2) business days from the date the funding source was added.

Accuracy of Information You Provide

You agree to provide true, accurate, current and complete information about yourself and your accounts at the other Financial Institution (FI) and you agree not to misrepresent your identity or information related to your account at your other FI. You acknowledge that we will rely on the information provided by you and you authorize to act on any instruction which has been or reasonably appears to have been sent by you. We are not obligated to take any further steps to confirm or authenticate such instructions and may act upon them without further communication. If instructions identify a FI and/or a Third-Party Account by name and number, WESTconsin may execute those instructions by reference to the number only, even if the number does not correspond to the name. You acknowledge that WESTconsin and the receiving FI may or may not investigate discrepancies between names and account numbers. We shall have no liability for any losses or fees resulting directly or indirectly from any of your errors, duplications, ambiguities, or misrepresentations in the information that you provide.

If you make an error entering your funding account information, you are responsible for any fees that may incur because of this error. This includes, but is not limited to, returned payment fees and late fees.

Scheduling Externally Sourced Loan Payments Online

Externally Sourced Loan Payments Online can only be used to pay WESTconsin loans; this does not include WESTconsin Credit Cards. This service is not intended to be used to deposit funds into deposit accounts (i.e. Savings or Checking accounts). If your WESTconsin loan is paid off at the time of applying an Externally Sourced Loan Payment Online, the payment or excess funds will be deposited into your Membership Savings. To ensure timely credit to your loan by the due date, you must select a payment initiation date that is no less than one (1) business day prior to the actual due date of your WESTconsin loan and submit the payment prior to 3:00 p.m. CST, the daily cutoff time. If the actual due date falls on a non-business day, you must select a payment date that is at least two (2) business days before the actual due date. External Loan Payments must be initiated by 3:00 p.m. CST to be credited to your loan the next business day. Your loan payment from a non-WESTconsin funding account may take up to two (2) business days to post. You are responsible for any late charge, finance charges, penalty or default or other consequences that may result from you selecting a payment date later than what is required above.

If an Externally Sourced Loan Payment Online pays your loan in full and is later disputed or returned from your non-WESTconsin account, we reserve the right to re-establish the loan account to collect any uncollected funds. If these funds are used to pay in full a mortgage loan, we reserve the right to deem your letter of satisfaction null and void resulting in your WESTconsin mortgage being re-established to collect any uncollected funds. If necessary, you agree You will assist WESTconsin in completing this process. This may include, but is not limited to, executing required documentation to correct or reverse the original satisfaction letter and executing any documents that may need to be recorded in the office of the register of deeds of the county where the property subject of the mortgage is located. You agree you will pay any recording fees required to reverse any such satisfaction.

If uncollected funds are used to pay a loan secured by personal property and a release or satisfaction of WESTconsin's security interest is filed and/or recorded as a result, we reserve the right to deem the release or satisfaction null and void resulting in WESTconsin's secured loan being re-established and to collect any uncollected funds. If necessary, you agree You will assist WESTconsin in completing this process. This may include, but is not limited to, executing required documentation to correct or reverse the original satisfaction or release and executing any documents that may need to be recorded in the office of the register of deeds of the county where the property subject of the loan is located and /or with the Wisconsin Department of Financial Institutions or in any other place where WESTconsin perfected its security interest in the collateral. You agree you will pay any recording fees and/or filing fees required to reverse the satisfaction or release.

Funding Account Debit Process

The funding account provided will be debited within 1-2 business days of the loan payment initiation date for the amount you entered. Payments made via ACH are not subject to additional processing fees. *WESTconsin* reserves the right to resubmit a debit, or a portion of the debit, in the event of an insufficient or uncollected funds return and if *WESTconsin* cannot collect the amount credited. To affect this collection, you understand and authorize *WESTconsin* to debit the credited loan account or the debited account in either the same dollar amount as the original funds transfer or a portion of the debit. There may be a fee associated with such collection imposed by the financial institution holding the debit account.

You acknowledge that it is your responsibility to ensure that sufficient funds are on deposit in the funding account at the other FI on the date your Externally Sourced Loan Payment Online is scheduled to make the payment. In the event that funds are not available in your account at the other FI and the entry is returned for any reason, *WESTconsin* will debit your loan and it will be your responsibility to re-initiate the transaction or make a payment by other means.

Cancelling or Changing Externally Sourced Loan Payments Online

You may cancel or change any External Loan Payment that you have scheduled (including recurring payments) by reviewing scheduled payments and canceling then rescheduling them accordingly prior to 3:00 p.m. CST on the designated initiation date. Payments are not able to be modified. If a payment needs to be changed, it will need to be cancelled then rescheduled accordingly. You may not cancel an Externally Sourced Loan Payment Online after the service has begun processing at 3:00 p.m. CST. *WESTconsin* shall have no obligation to cancel or change any External Loan Payment, except as required by applicable law.

Payment Confirmation

You will receive a confirmation number for a scheduled Externally Sourced Loan Payment Online. You will have the option to receive an email with payment confirmation details when scheduling an Externally Sourced Loan Payments Online. This email is sent when the loan payment file containing your loan payment details is made available to *WESTconsin* to process. *WESTconsin* shall not be liable for any failure to make a payment; this includes any fees incurred should you not receive confirmation notice.

Ineligible Loan Payments

Externally Sourced Loan Payments Online can only be used to pay *WESTconsin* loans; this does not include *WESTconsin* Credit Cards. In addition, Externally Sourced Loan Payments Online cannot be used to make partial or principal only payments towards *WESTconsin* Loans. You must pay at least the minimum amount due for your *WESTconsin* loan. If the payment amount exceeds the minimum payment due, the excess funds may be applied as a partial or principal only payment. If you do not wish to pay at least the minimum amount due, you will need to contact *WESTconsin* directly to make a payment to your loan using a different method.

Externally Sourced Loan Payments Online Limits

The maximum dollar amount of any Externally Sourced Loan Payment Online per loan is the lesser of \$5,000.00 or two (2) times the minimum payment due. The maximum dollar amount that can be paid to a loan via Externally Sourced Loan Payments Online in a rolling 28-day period is \$10,000.00. Only one (1) recurring payment rule can be scheduled per loan. Only four (4) payments can be scheduled per loan per rolling 28-day period.

Holidays and Weekends

Externally Sourced Loan Payments Online are processed Monday through Friday until 3:00 p.m. CST except for Federal Reserve holidays. Recurring payments can only be set up to process on weekdays, Monday through Friday. If a recurring payment initiation date ends up on a non-weekday or holiday, it will be processed the following business day. You should consider this when determining whether the loan payment will be applied on or before the due date and that there are sufficient funds in your funding account to avoid any non-sufficient funds penalties at your other financial.

Payments Made in Error

You may cancel a scheduled Externally Sourced Loan Payment Online any time before the Externally Sourced Loan Payments Online cut off time of 3:00 p.m. CST. *WESTconsin* is unable to stop a payment, however, we can review the account and offer various methods to return the payment if needed. Any fees associated with correcting user error is not *WESTconsin's* responsibility. *WESTconsin* reserves the right to decline any External Loan Payment or to carry out changes or cancellation requests.

Suspending Externally Sourced Loan Payments Online Services

In the event of suspicious activity, your online account, funding source(s) or *WESTconsin* loan account(s) may be suspended or blocked from being used in this service. During suspension, payments may not process. *WESTconsin* may reach out to you directly to review suspicious activity.

Security Procedures

You understand that the FI at which an account is maintained may contact *WESTconsin* to verify the content and authority of funds transfer instructions, including Externally Sourced Loan Payments, and any changes to those instructions. You understand that, as your agent, *WESTconsin* may provide the FI such information as may be required to verify the instructions and may constitute a valid security procedure under the rules governing such account per Nacha operating rules (Article 2 Subsection 2.3.2.5)

Errors in Externally Sourced loan Payments Online

You understand that *WESTconsin* must rely on the information provided by you to submit loan payment funds transfer instructions on your behalf. You accept full responsibility for losses resulting from any of your errors, duplication, ambiguities or fraud in the information that you provide or is provided by your FI. If any information you or your FI provide is untrue, inaccurate, not current, or incomplete, *WESTconsin* reserves the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information. If you believe there are any errors in your Externally Sourced Loan Payment, please contact *WESTconsin's* Service Center at (800) 924-0022 to research further.

If the ACH debit is returned from to *WEST*consin due to an invalid or closed account, *WEST*consin will block the funding account from being used and you will receive an email notification sent to your email address associated with your *WEST*consin Online account informing you of this block. You will need to add a valid funding source prior to using this service to pay your *WEST*consin loan(s) when this occurs.

Externally Sourced Loan Payments Online Unavailability

Externally Sourced Loan Payments Online may be unavailable temporarily due to system maintenance or technical difficulties, including those of the Internet service provider, cellular service provider and Internet software. In the event that Externally Sourced Loan Payments Online is unavailable, you may pay your *WEST*consin loan(s) over the phone with a debit card or at our offices.

Other Agreements

Externally Sourced Loan Payments Online may also be governed by other agreements between you and *WEST*consin and by the Credit Union's regulatory rules and regulations.

Externally Sourced Loan Payments Online Amendments

These Terms & Conditions and applicable Service Charges and Fees may be amended from time to time. In such event, *WEST*consin shall notify you if the change will cause you greater cost or liability or if it will limit your ability to use Externally Sourced Loan Payments Online. Any use of Externally Sourced Loan Payments Online afterwards will constitute your agreement to such change(s) to the Terms & Conditions and Service Charges and Fees.

When scheduling recurring payments to your *WEST*consin Loan through Externally Sourced Loan Payments Online you are required to accept Terms & Conditions at the time the payment rule is created. By agreeing to the Terms & Conditions at that time, you are also agreeing to any changes that may occur to the Terms & Conditions during the recurring payment period.

Externally Sourced Loan Payments Online Authorization

You agree that *WEST*consin shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of (1) *WEST*consin's debit and/or credit or inability to debit and/or credit the loan or funding accounts in accordance with your Externally Sourced Loan Payments Online instructions and (2) any inaccuracy, incompleteness or misinformation contained in the information retrieved from you.

You understand that this payment transaction must comply with all applicable law. This authorization will remain in effect unless/or until you notify *WEST*consin that you have revoked it. Notice must be given by completing the "Cancel" transaction steps available through Externally Sourced Loan Payments Online service within *WEST*consin Online or the Mobile App prior to 3:00 p.m. CST on the payment initiation date. You can also stop payment by notifying the other FI that holds the account from which payment will be debited

If an authorized representative of yours uses your account to make Externally Sourced Loan Payments Online, which are not yours, you assume the entire risk of loss. You further assume the entire risk of loss resulting from fraud or the unauthorized access of your account. You hereby release *WEST*consin from any claims you may have for loss arising out of the unauthorized use of your account. You further agree to indemnify and hold *WEST*consin harmless for any loss arising out of the authorized use of your account.

You agree that your use of Externally Sourced Loan Payments Online signifies that you have read and accepted all the terms and conditions for this product. You understand that while *WEST*consin suggests a payment may take two (2) business days for an ACH payment, it can take longer and *WEST*consin is not liable for any service fees or late charges you incur from *WEST*consin or external funding accounts. You also understand that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds or late loan payments or other conditions that may prevent the application of funds to your loan or withdrawal of funds from your external funding account.

Your use of Externally Sourced Loan Payments Online may be terminated at any time without prior notification if you or any authorized user breaches this agreement or if we have reason to believe there has been unauthorized use or suspicious activity.